

SERFF Tracking Number:	AMER-126807939	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	46767
Company Tracking Number:	BAA UPDATES		
TOI:	A07I Individual Annuities - Special	Sub-TOI:	A07I.001 Equity Indexed
Product Name:	BAA Updates		
Project Name/Number:	BAA Updates/		

Filing at a Glance

Company: Aviva Life and Annuity Company

Product Name: BAA Updates

TOI: A07I Individual Annuities - Special

Sub-TOI: A07I.001 Equity Indexed

Filing Type: Form

SERFF Tr Num: AMER-126807939 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 46767

For Informational Purposes

Co Tr Num: BAA UPDATES

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 09/15/2010

Authors: Jaime Gertsen, Sara
Grovo

Date Submitted: 09/13/2010

Disposition Status: Accepted For
Informational Purposes

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: BAA Updates

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/15/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/15/2010

Created By: Sara Grovo

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sara Grovo

Filing Description:

RE: INFORMATIONAL FILING – BAAFIXED (09/09), BAABAS (09/09), BDBR8 (09/09), and BDBR12 (09/09) Actuarial Memorandum and Statement of Variability Revisions

The above-referenced Riders were previously approved by the Department on 01/05/2010 under SERFF Tracking Numbers AMER-126429973 and AMER-126433837. Due to a recent rate change the "Minimum Guaranteed Contract Value Interest Rate" on BAABAS (09/09), BDBR8 (09/09), BDBR12(09/09), and BAAFIXED (09/09), the "Initial Declared Rate" and the "Minimum Declared Rate" on BAABAS (09/09) and the "Initial Fixed Interest Rate" and "Minimum Fixed Interest Rate" on BAAFIXED (09/09) have been modified.

SERFF Tracking Number:	AMER-126807939	State:	Arkansas
Filing Company:	Aviva Life and Annuity Company	State Tracking Number:	46767
Company Tracking Number:	BAA UPDATES		
TOI:	A071 Individual Annuities - Special	Sub-TOI:	A071.001 Equity Indexed
Product Name:	BAA Updates		
Project Name/Number:	BAA Updates/		

This submission includes a revised Actuarial Memorandum reflecting the current Minimum Guaranteed Contract Value Interest Rate, and a Statement of Variability which reflect the revised ranges for your reference. I certify that no changes other than those described herein have been made to the items submitted for informational purposes.

Please let me know if I may be of further assistance.

Company and Contact

Filing Contact Information

Sara Grovo, Product Compliance Specialist	sara.grovo@avivausa.com
7700 Mills Civic Parkway	515-342-2975 [Phone]
West Des Moines, IA 50266-3862	

Filing Company Information

Aviva Life and Annuity Company	CoCode: 61689	State of Domicile: Iowa
555 South Kansas Avenue	Group Code: 44	Company Type: Insurance
Topeka, KS 66603	Group Name:	State ID Number:
(785) 295-4352 ext. [Phone]	FEIN Number: 42-0175020	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aviva Life and Annuity Company	\$100.00	09/13/2010	39457624

<i>SERFF Tracking Number:</i>	<i>AMER-126807939</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>BAA UPDATES</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>BAA Updates</i>		
<i>Project Name/Number:</i>	<i>BAA Updates/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		09/15/2010	09/15/2010

<i>SERFF Tracking Number:</i>	<i>AMER-126807939</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>BAA UPDATES</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>BAA Updates</i>		
<i>Project Name/Number:</i>	<i>BAA Updates/</i>		

Disposition

Disposition Date: 09/15/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMER-126807939</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>BAA Updates/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes

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<i>Product Name:</i>	<i>BAA Updates</i>		
<i>Project Name/Number:</i>	<i>BAA Updates/</i>		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	
Comments:		
Attachments:		
BAA8_0909_SOV.pdf		
BAA12_0909_SOV.pdf		

**Balanced Allocation Annuity
BAA8 (09/09) and Riders
Aviva Life and Annuity Company
Statement of Variability**

Base Contract (BAA8 (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Surrender Charge Year 1	0.00%	12.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 2	0.00%	11.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 3	0.00%	10.50%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 4	0.00%	10.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 5	0.00%	9.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 6	0.00%	7.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 7	0.00%	5.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 8	0.00%	3.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
First Year Free Withdrawal Percentage of Accumulation Value	5.00%	10.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Balanced Allocation Strategy Rider (BAABAS (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Term	1 year	4 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Term	1 year	4 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1.00%	3.00%	Based on economic environment.	Upon contract issuance	As needed for newly issued contracts
Initial Index Price for each Index	Subject to change in index				
Sum of the Initial Indexed Allocation Percentages	5.00%	150.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Initial Declared Rate Allocation Percentage *	100% minus the sum of the initial indexed allocation percentages, but not less than zero				
Initial Declared Rate	1.00%	20.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Initial Rider Charge	0.00%	5.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Sum of the Minimum Indexed Allocation Percentages	5.00%	50.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Declared Rate	1.00%	3.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Maximum Rider Charge	0.00%	No Limit	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
(years 1-[X]), where X is	1year	20 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
(years [X+]), where X is	1year	20 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
* The Declared Rate Allocation Percentage is not shown on the Data Page but is defined in the policy form to be 100% minus the sum of the then-current Indexed Allocation Percentages, but not less than zero.					
Fixed Strategy Rider (BAAFIXED (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Initial Fixed Interest Rate	1.00%	20.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
First Year Interest Rate Bonus	0.00%	5.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Fixed Interest Rate	1.00%	3.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1.00%	3.00%	Based on economic environment.	Upon contract issuance	As needed for newly issued contracts
Market Value Adjustment (BAAMVA (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Maximum Negative Market Value Adjustment Percentage	0.00%	100.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts

**Balanced Allocation Annuity
BAA12 (09/09) and Riders
Aviva Life and Annuity Company
Statement of Variability**

Base Contract (BAA12 (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Surrender Charge Year 1	0.00%	14.50%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 2	0.00%	14.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 3	0.00%	13.50%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 4	0.00%	13.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 5	0.00%	12.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 6	0.00%	11.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 7	0.00%	10.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 8	0.00%	9.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 9	0.00%	8.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 10	0.00%	7.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 11	0.00%	6.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Surrender Charge Year 12	0.00%	4.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
First Year Free Withdrawal Percentage of Accumulation Value	5.00%	10.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Balanced Allocation Strategy Rider (BAABAS (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Term	1 year	4 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Term	1 year	4 years	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1.00%	3.00%	Based on economic environment.	Upon contract issuance	As needed for newly issued contracts
Initial Index Price for each Index	Subject to change in index				
Sum of the Initial Indexed Allocation Percentages	5.00%	150.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Initial Declared Rate Allocation Percentage *	100% minus the sum of the initial indexed allocation percentages, but not less than zero				
Initial Declared Rate	1.00%	20.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Initial Rider Charge	0.00%	5.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Sum of the Minimum Indexed Allocation Percentages	5.00%	50.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Declared Rate	1.00%	3.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Maximum Rider Charge	0.00%	No Limit	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
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Page but is defined in the policy form to be 100% minus the sum of the then-current Indexed Allocation Percentages, but not less than zero.					
Fixed Strategy Rider (BAAFIXED (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Initial Fixed Interest Rate	1.00%	20.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
First Year Interest Rate Bonus	0.00%	5.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Fixed Interest Rate	1.00%	3.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts
Minimum Guaranteed Contract Value Interest Rate (associated with Annuity SNFL)	1.00%	3.00%	Based on economic environment.	Upon contract issuance	As needed for newly issued contracts
Market Value Adjustment (BAAMVA (09/09))	<u>Minimum</u>	<u>Maximum</u>	<u>Need for Variability / How Values are Determined</u>	<u>Anticipated time when value may become fixed</u>	<u>Anticipated Frequency of Change</u>
Maximum Negative Market Value Adjustment Percentage	0.00%	100.00%	Based on economic and competitive environment.	Upon contract issuance	As needed for newly issued contracts